

ACCEPTING THE ABERDEEN CHAMBER VISA GIFT CARD

1. DETERMINE THE GIFT CARD BALANCE (CARD WILL DECLINE IF SALE AMOUNT EXCEEDS BALANCE)

- ASK THE CUSTOMER THE BALANCE ON THEIR CARD
- CHECK THE BACK OF THE CARD ON THE BALANCE TRACKING SLIP
- HAVE CUSTOMER CALL THE AUTOMATED PHONE LINE AT 800-755-0085. CUSTOMER WILL NEED THE ACCOUNT NUMBER ON THE BACK OF THE GIFT CARD (Ex: 1234 5678 9012 3456)
- HAVE CUSTOMER CHECK BALANCE ONLINE AT: WWW.GETMYBALANCE.COM
- MERCHANT CAN SWIPE GIFT CARD FOR \$.01 TRANSACTION AND AUTHORIZATION CODE ON RECEIPT WILL CONTAIN CARD BALANCE
- THE AUTHORIZATION CODE THAT APPEARS ON THE RECEIPT AFTER USING THE GIFT CARD IS THE REMAINING BALANCE ON THE CARD.

MERCHANT NAME
123 MAIN STREET

DATE 05/01/09 TIME 10:42 PM
ITEM: 020 SALE \$100.00
ACCT: xxxxxxxxxxxxxxxx xxx

AUTHORIZATION CODE: 127X64

I AGREE TO PAY ABOVE TOTAL
AMOUNT ACCORDING TO CARD
ISSUER AGREEMENT

EXAMPLE HERE SHOWS A
BALANCE REMAINING OF \$127.64

2. PROCESS THE GIFT CARD LIKE A VISA CREDIT CARD

IF CARD HAS SUFFICIENT FUNDS, PROCESS THE GIFT CARD THROUGH YOUR POS AS A VISA CARD CREDIT CARD.

- **Simply use the credit card key at your register. Do not use** gift card, gift certificate, check, travelers check or any other key. It must be processed as a VISA Credit Card purchase!
- If your POS requires the last 4 digits of a bank card to complete an authorization, enter the 4th set of numbers on the back of the card (Ex: 1234 5678 9012 3456).
- Returned authorization code on their receipt is the remaining gift card balance.
- Return card and the authorization slip to the customer for signature.
- If your POS requires, the CSV number is the last three of the SC (security code) number
- If your POS requires the expiration date, it is the number following Card Plastic Valid Through

Usable only at authorized Aberdeen Area Chamber Merchants. Card Balance: 1.800.755.0085 or www.getmybalance.com

Shopping Center info: www.aberdeen-chamber.com Member Support: 1.800.985.4316

100 016 009 204 9334 Card Plastic Valid Thru: 11/2025

Funds do not expire. After Card Plastic Valid Thru date, contact us for free replacement Card. Unless prohibited by law, a \$3.00 fee will be deducted monthly from Card balance starting 1st day after 1 year of inactivity. Activity means any action resulting in a change in Card balance, other than fee imposition, or adjustment due to error or prior transaction reversal. Up to a \$5 fee to replace lost, stolen or damaged Card, except as prohibited by law. NON-RELOADABLE. NO CASH ACCESS. Purchases subject to merchant's return policy. See Cardholder Agreement for details on terms. Purchase, acceptance or use of the Card constitutes acceptance of Cardholder Agreement. For Cardholder Agreement or customer service: www.getmybalance.com or 1.800.985.4316. Issued by Sunrise Banks, N.A.

SC 867178

STORE FINANCIAL



3. INSTRUCTIONS FOR SPLIT TENDER TRANSACTION

IF THE VISA GIFT CARD DOES NOT HAVE SUFFICIENT FUNDS TO COVER THE TOTAL AMOUNT OF THE SALE, YOU MUST PROCESS THE SALE AS A SPLIT TENDER TRANSACTION.

- Obtain another form of payment from the customer for the amount of the sale that exceeds the gift card balance.
- **Process the NON-CHAMBER GIFT CARD transaction FIRST.**
- Swipe the gift card last to authorize the remaining amount of the sale.

4. INSTRUCTIONS FOR MANUAL ENTRY

IF YOUR POS SYSTEM FAILS TO READ THE CARD (for example the magnetic strip on the back of the card has been de-magnetized), YOU WILL NEED TO MANUALLY KEY THE CARD NUMBER TO PROCESS THE TRANSACTION.

- Call merchant support for assistance at 800-755-8713.
- Give the merchant support representative the 6-digit security code on the back of the card.
- Follow the instructions the representative gives you for manually processing the card.

5. RETURNED MERCHANDISE PURCHASED WITH GIFT CARD

STORES SHOULD FOLLOW STANDARD STORE POLICY WHEN PROCESSING MERCHANDISE RETURNS.

- Returns can be placed back on the card; however, it may take up to 3 business days to appear on the customer's gift card account. Simply process the return as you would with any other debit/credit card.
- If you would prefer, you may want to offer the customer an in-store credit or put funds back onto your own merchant gift card.

6. REVERSING OR VOIDING SALES TRANSACTIONS

IF YOU INADVERTENTLY DEDUCT AN INCORRECT AMOUNT FROM A CUSTOMER'S GIFT CARD, FOLLOW YOUR STORE'S STANDARD VOID OR REVERSAL PROCEDURES FOR CREDIT CARD PURCHASES.

- You can call the merchant support line AT 800-755-0085 to reverse a **void immediately**. If you don't call, the void/reversal will take up to 7 business days to appear on the customer's gift card account balance.

7. ADDITIONAL CARD INFORMATION

THE GIFT CARD PROGRAM IS FACILITATED BY THE ABERDEEN AREA CHAMBER OF COMMERCE

- Gift cards are sold in increments from \$10.00 to \$500.00 at the Chamber office, 516 S Main Street.
- If you have any questions regarding the cards or processing, call (605) 225-2860 or email info@aberdeen-chamber.com

